

Information to identify the case:

Debtor 1	Armando R Moncada	Social Security number or ITIN	xxx-xx-4858
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-18825-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Armando R Moncada

12/7/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Armando R Moncada
DebtorCase No. 15-18825-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db +Armando R Moncada, 262 Berkeley Avenue, Newark, NJ 07107-1929
cr +WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING CO, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515584981 +Antonela Cuadros, 436 South 7th Street, Newark, NJ 07103-2016
515504554 +Bank of America, Attn: Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
515581788 +City of Newark, Department of Water/Sewer, 920 Broad Street, Room B-31F,
Newark, NJ 07102-2663
515504561 +Gmac Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300
515757932 +Midland Funding, ATTN Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
515584916 +Midland Funding, c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
515504562 +Ocwen/gmac, 3451 Hammond Ave, Waterloo, IA 50702-5345
515584912 +Phelan Hallinan & Diamond, Ste. 100, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
515757930 +Phelan, Hallinan & Diamond, 400 Fellowship Road, Ste. 100, Mount Laurel, NJ 08054-3437
515504563 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
515584915 +SRA Associate, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
516268207 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
516268208 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515734884 +U.S. BANK N.A., AMERICAS SERVICING COMPANY, ATTENTION: BANKRUPTCY DEPARTMENT,
MAC # D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
517617605 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515504565 West Asset, 2703 W Highway 75, Sherman, TX 75092

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:00 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:57 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515504553 EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410
515504555 EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
515584914 EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bank of America, P.O. box 15026,
Wilmington, DE 19850-5026
515584918 +EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Capital One, P.O. Box 70886,
Charlotte, NC 28272-0886
515504556 +EDI: DISCOVER.COM Dec 08 2018 05:13:00 Discover Fin Svcs Llc, Po Box15316,
Wilmington, DE 19850-5316
515504559 +E-mail/Text: bknotice@ercbpo.com Dec 08 2018 00:48:05 Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
515504557 +E-mail/Text: bknotice@ercbpo.com Dec 08 2018 00:48:05 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
515584911 EDI: WFFC.COM Dec 08 2018 05:13:00 ASC, 8480 Stagecoach Circle, Frederick, MD 21701
515504552 EDI: WFFC.COM Dec 08 2018 05:13:00 Asc, 8480 Stagecoach Circle, Frederick, MD 21701
515504564 +EDI: WESTASSET.COM Dec 08 2018 05:13:00 West Asset, Attn: Bankruptcy,
2703 North Highway 75, Sherman, TX 75090-2567

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515911889* +Antonela Cuadros, 436 South 7th Street, Newark, NJ 07103-2016
515932466* +Antonela Cuadros, 436 South 7th Street, Newark, NJ 07103-2016
515932465* +Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
515911888* Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026
515757936* +Bank of America, P.O. Box 15026, Wilmington, De 19850-5026
515757934* +Capital One, P.O. Box 70886, Charlotte, NC 28272-0886
515911891* +Capital One, P.O. Box 70886, Charlotte, NC 28272-0886
515932468* +Capital One, P.O. Box 70886, Charlotte, NC 28272-0886
515757931* +City of Newark, Department of Water/Sewer, 920 Broad Street, Room B-31F,
Newark, NJ 07102-2663
515584913* +City of Newark, Department of Water/Sewer, 920 Broad Street, Room B-31F,
Newark, NJ 07102-2663
515911887* +City of Newark, Department of Water/Sewer, 920 Broad Street, Room B-31F,
Newark, NJ 07102-2663
515932464* +City of Newark, Department of Water/Sewer, 920 Broad Street, Room B-31F,
Newark, NJ 07102-2663
515504560* +Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
515504558* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,
Jacksonville, FL 32256-7412
515932470* +Midland Funding, ATTN: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Dec 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

515911893* +Midland Funding, ATTN: Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
515757933* +Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Ste. 403, Roseland, NJ 07068-1787
515911890* +Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Ste. 403, Roseland, NJ 07068-1787
515932467* +Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Ste. 403, Roseland, NJ 07068-1787
515911886* +Phelan, Hallinan & Diamond, Ste. 100, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
515932463* +Phelan, Hallinan & Diamond, Ste. 100, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
515757935* +SRA Associate, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
515911892* +SRA Associate, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
515932469* +SRA Associate, Inc., 401 Minnetonka Road, Somerdale, NJ 08083-2914
515584917 ##+Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Ste. 403, Roseland, NJ 07068-1787
TOTALS: 0, * 24, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY as servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successo nj.bkecf@fedphe.com
Clifford B. Frish on behalf of Debtor Armando R Moncada yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Debtor Armando R Moncada yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Bank of America National Association as successor by merger to LaSalle Bank National Association, as Trustee for Morgan Stanley Loan Trust 2007-1XS dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Armando R Moncada yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
TOTAL: 6